

I CLAIM:

1 1. A system for establishing health care services comprising the steps of:
2 accessing a consumer to describe option-based health care services,
3 accessing a medical service provider to obtain a schedule of available medical services,
4 accessing a hospital to obtain a schedule of available hospital services,
5 accessing an insurance company to obtain a schedule of available insurance services,
6 providing a consumer with a schedule of available medical services and a schedule of
7 available hospital services.

1 2. A system for establishing health care services according to Claim 1, further
2 comprising:
3 preparing a medical services fee schedule in report form for a consumer and an insurance
4 company,
5 preparing a hospital services fee schedule in report form for a consumer and an insurance
6 company.

1 3. A system for establishing health care services according to Claim 2, further
2 comprising:
3 preparing an insurance company rate schedule in report form for a consumer.

1 4 A system for establishing health care services according to Claim 3, further comprising:
2 determining a fee schedule of medical services fees and hospital services fees according
3 to the option of the consumer and acceptable to an insurance company, and
4 determining a fee from an insurance company rate schedule according to the option of the
5 consumer and acceptable to an insurance company, said fee to be described as an indemnity
6 product.

1 5. A system for establishing health care services according to Claim 4, further
2 comprising:
3 establishing a line of communication between a consumer and an insurance company for
4 said indemnity product.

1 6. A system as described in Claim, wherein said system further comprises:
2 an information media providing means for:
3 accessing a consumer,
4 accessing a medical services provider,
5 accessing a hospital, and
6 establishing a line of communication between a consumer and an insurance
7 company for communicating an indemnity product.

1 7. A system as described in Claim 2, wherein said system further comprises:
2 an information media providing means for establishing a line of communication between
3 a consumer and an insurance company for communicating said indemnity product.

1 8. A system as described in Claim 3, wherein said system further comprises:
2 an information media providing means for establishing a line of communication between
3 a consumer and an insurance company for communicating said indemnity product.

1 9. A system as described in Claim 4, wherein said system further comprises:
2 an information media providing means for establishing a line of communication between
3 a consumer and an insurance company for communicating said indemnity product.

1 10. A system as described in Claim 5, wherein said system further comprises:
2 an information media providing means for establishing a line of communication between
3 a consumer and an insurance company for communicating said indemnity product.